

08-31-07

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EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number: EV 740 531 686 US

Date of Deposit: August 30, 2007

Type of Document(s): Transmittal (in duplicate);
Amendment and Remarks; and
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Serial No.: 09/671,422

Date Filed: September 27, 2000

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Toyce E. Southern



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of : Lemons, et al.
Application No. : 09/671,422
Filed : September 27, 2000
For : **SYSTEM AND METHOD FOR DELIVERING
FINANCIAL SERVICES**
Examiner : Weisberger, R.
Art Unit : 3693

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

Sir:

Transmitted herewith are copies of the following document(s) for filing in the above-identified application:

Amendment and Remarks

Shown below are the fees for the presentation of the amended claims:

	Claims	Highest # Previously Paid For	Extra	Rate	Fee
TOTAL	20	86	0	\$50	\$ 0
Ind. Cls.	2	4	0	\$200	\$ 0
Multiple Dependent Claim Added.....					NO
TOTAL					\$ 0

The Commissioner is hereby authorized to charge any deficiency to Deposit Account Number 50-1458. A duplicate of this transmittal is attached for that purpose.

Respectfully submitted,

Date: 8/30/07
KILPATRICK STOCKTON LLP
607 14th Street, NW, Suite 900
Washington, DC 20005
(202) 508-5800

By: John M. Harrington
John M. Harrington (Reg. No. 25,592)
for George T. Marcou (Reg. No. 33,014)



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : LEMONS, et al.
Ser. No. : 09/671,422
Filing Date : September 27, 2000
For : **SYSTEM AND METHOD FOR DELIVERING
FINANCIAL SERVICES**
Examiner : Weisberger, Richard C
Art Unit : 3693

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REMARKS

Sir:

This Amendment is filed in response to the Office Action mailed July 11, 2007 setting a 3-months period for response through October 11, 2007. Applicants previously filed a Notice of Appeal and Response After Final Under 36 CFR 1.116 on May 29, 2007 in response to the Final Office Action mailed March 22, 2007. Thereafter, on July 11, 2007, an Advisory Opinion was mailed and the present Office Action was mailed reopening prosecution.

Applicants hereby respectfully request reconsideration of the application in light of the following amendment and remarks. Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begin on page 3 of this paper.

Remarks begin on page 15 of this paper.